

of the press and pursuing livelihoods as independent writers, journalists, or librarians; and

(B) the family members of those writers, journalists, and librarians; and

(2) calls on the Government of Cuba to release immediately all writers, journalists, and librarians who are imprisoned for exercising their fundamental human rights, including the citizens of Cuba that have been specifically identified by international organizations that monitor respect for the freedom of the press as being imprisoned by the Government of Cuba.

SENATE RESOLUTION 150—COMMEMORATING AND CELEBRATING THE LIVES OF OFFICER KRISTINE MARIE FAIRBANKS, DEPUTY ANNE MARIE JACKSON, AND SERGEANT NELSON KAI NG WHO GAVE THEIR LIVES IN THE SERVICE OF THE PEOPLE OF WASHINGTON STATE IN 2008

Mrs. MURRAY (for herself and Ms. CANTWELL) submitted the following resolution; which was considered and agreed to:

S. RES. 150

Whereas law enforcement officers throughout Washington State conduct themselves in a manner that supports, maintains, and defends the Constitution of the United States and the Constitution of the State of Washington;

Whereas law enforcement officers in Washington State and throughout the Nation risk their own lives to protect the lives of others;

Whereas since 1792, approximately 18,600 law enforcement officers were killed in the line of duty in the United States, and 262 of those officers served the people of Washington State;

Whereas in 2008, 133 law enforcement officers were killed in the line of duty in the United States;

Whereas in 2008, Deputy Anne Marie Jackson of the Skagit County Sheriff's Office, Officer Kristine Marie Fairbanks of the U.S. Forest Service, and Sergeant Nelson Kai Ng of the Ellensburg Police Department gave their lives in the service of the people of Washington State;

Whereas the family members and friends of Officer Fairbanks, Deputy Jackson, and Sergeant Ng bear the most immediate and profound burden of the absence of their loved ones; and

Whereas National Police Week is observed from May 10 to May 16, 2009, and is the most appropriate time to honor the Washington State law enforcement officers who sacrificed their lives in service to their State and Nation: Now, therefore, be it

Resolved, That the Senate—

(1) extends its condolences to the families and loved ones of Officer Kristine Marie Fairbanks, Deputy Anne Marie Jackson, and Sergeant Nelson Kai Ng; and

(2) stands in solidarity with the people of Washington State as they celebrate the lives and mourn the loss of these remarkable and selfless heroes who represented the best of their community and whose memory will serve as an inspiration for future generations.

SENATE RESOLUTION 151—DESIGNATES A NATIONAL DAY OF REMEMBRANCE ON OCTOBER 30, 2009, FOR NUCLEAR WEAPONS PROGRAM WORKERS IN THE SERVICE OF THE PEOPLE

Mr. BUNNING (for himself, Mr. ALEXANDER, Ms. MURKOWSKI, Mr. BINGAMAN, Mr. UDALL of Colorado, Mr. KENNEDY, Mr. VOINOVICH, Mr. REID, Mr. CORKER, Mr. GRASSLEY, Mrs. MURRAY, and Mr. MCCONNELL) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 151

Whereas hundreds of thousands of men and women have served this Nation in building its nuclear defense since World War II;

Whereas these dedicated American workers paid a high price for their service and have developed disabling or fatal illnesses as a result of exposure to beryllium, ionizing radiation, toxic substances, and other hazards that are unique to the production and testing of nuclear weapons;

Whereas these workers were put at individual risk without their knowledge and consent in order to develop a nuclear weapons program for the benefit of all American citizens; and

Whereas these patriotic men and women deserve to be recognized for their contribution, service, and sacrifice towards the defense of our great Nation: Now, therefore, be it

Resolved, That the Senate—

(1) designates October 30, 2009, as a national day of remembrance for American nuclear weapons program workers and uranium miners, millers, and haulers; and

(2) encourages the people of the United States to support and participate in appropriate ceremonies, programs, and other activities to commemorate October 30, 2009, as a national day of remembrance for past and present workers in America's nuclear weapons program.

Mr. ALEXANDER. Mr. President, today I am joining with Senator BUNNING and other senators to introduce a resolution to declare a National Day of Remembrance in honor of the thousands of men and women that supported our nuclear efforts during the Cold War.

The dedicated employees of the Department of Energy and its contractors were instrumental in our winning the Cold War. These employees worked in laboratories and factories related to nuclear weapons, under hazardous conditions that were sometimes not well understood. They put their health and their lives in jeopardy in the service of their country, often without knowing it.

Tennessee has more workers that were made sick through their exposure to nuclear weapon hazards than any other state in the union. That is why one of my priorities in the U.S. Senate has been to help get our Cold War heroes and their families the compensation they deserve—from a major overhaul of the sick worker's program in 2004, to legislation that introduced last year to ensure that compensation for the families of sick nuclear worker won't be taken away in cases where sick workers or their eligible survivors die before their claims are processed.

While the compensation program can provide some financial assistance, it can never fully make up for what was lost.

I would also like to take a moment to mention one particular heroine among these Cold War heroes: Janine Lynn Anderson, a dedicated advocate for all the American nuclear weapons workers. Janine worked tirelessly for over a decade to ensure that nuclear weapons workers were not forgotten after the Cold War was won. Sadly, Janine passed away just a week ago on May 2. She will be missed.

It was her idea that these patriotic men and women be recognized through a National Day of Remembrance, for their contribution, service, and sacrifice towards the defense of this great nation.

That is why it is particularly appropriate that today we introduce this resolution to designate October 30, 2009 as a National Day of Remembrance in honor of these Cold War heroes. I look forward to working with my colleagues from both parties to pass this resolution soon.

AMENDMENTS SUBMITTED AND PROPOSED

SA 1111. Mr. VITTER submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes; which was ordered to lie on the table.

SA 1112. Mr. VITTER submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1113. Mr. THUNE (for himself and Mr. JOHNSON) submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1114. Mr. MARTINEZ submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1115. Mr. MENENDEZ submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1116. Mr. MENENDEZ submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1117. Mr. LEVIN (for himself and Mrs. McCASKILL) submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1118. Mr. LEVIN submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1119. Mr. LEVIN (for himself, Mrs. McCASKILL, and Ms. COLLINS) submitted an

amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1120. Mrs. BOXER submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1121. Mr. DURBIN (for himself and Mr. BOND) submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1122. Mr. CRAPO submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1123. Mr. BURR submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1124. Mrs. LINCOLN (for herself and Mr. PRYOR) submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1125. Mr. DORGAN submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1126. Mrs. LINCOLN (for herself and Mr. PRYOR) submitted an amendment intended to be proposed to amendment SA 1107 submitted by Ms. COLLINS (for herself, Mr. LIEBERMAN, and Mr. BURRIS) to the amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, supra.

SA 1127. Ms. SNOWE (for herself and Ms. LANDRIEU) submitted an amendment intended to be proposed by her to the bill H.R. 627, supra; which was ordered to lie on the table.

SA 1128. Mr. MCCONNELL (for himself and Mr. REID) proposed an amendment to the bill S. 386, to improve enforcement of mortgage fraud, securities and commodities fraud, financial institution fraud, and other frauds related to Federal assistance and relief programs, for the recovery of funds lost to these frauds, and for other purposes.

SA 1129. Mrs. MURRAY submitted an amendment intended to be proposed to amendment SA 1106 submitted by Mrs. MURRAY and intended to be proposed to the amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes; which was ordered to lie on the table.

TEXT OF AMENDMENTS

SA 1111. Mr. VITTER submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes; which was ordered to lie on the table; as follows:

At the end of title V, add the following:

SEC. 503. RESPA AND TILA DISCLOSURE IMPROVEMENT.

(a) **COMPATIBLE DISCLOSURES.**—Not later than 6 months after the date of enactment of this Act, the Secretary of Housing and Urban Development (in this section referred to as the “Secretary”) and the Board shall jointly issue for public comment proposed regulations providing for compatible disclosures to be made to borrowers to at the time of a mortgage application and at the time of closing of a mortgage.

(b) **REQUIREMENTS.**—Such disclosures shall—

(1) provide clear and concise information to borrowers on the terms and costs of residential mortgage transactions and mortgage transactions covered by the Truth in Lending Act (12 U.S.C. 1601 et seq.) and the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2601 et seq.);

(2) satisfy the requirements of section 128 of the Truth in Lending Act (12 U.S.C. 1638) and sections 4 and 5 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2603 and 2604);

(3) include early disclosures under the Truth in Lending Act, the good faith estimate disclosures under the Real Estate Settlement Procedures Act of 1974, and final disclosures under the Truth in Lending Act and the uniform settlement statement disclosures under the Real Estate Settlement Procedures Act of 1974, and provide for standardization to the greatest extent possible among such disclosures, from mortgage origination through the mortgage settlement; and

(4) include, with respect to a residential home mortgage loan, a written statement of—

(A) the principal amount of the loan;

(B) the term of the loan;

(C) whether the loan has a fixed rate of interest or an adjustable rate of interest;

(D) the annual percentage rate of interest under the loan as of the time of the disclosure;

(E) if the rate of interest under the loan can adjust after the disclosure, for each such possible adjustment—

(i) when such adjustment will or may occur; and

(ii) the maximum annual percentage rate of interest to which it can be adjusted;

(F) the total monthly payment under the loan (including loan principal and interest, property taxes, and insurance) at the time of the disclosure;

(G) the maximum total estimated monthly maximum payment pursuant to each possible adjustment described in subparagraph (E);

(H) the total settlement charges in connection with the loan and the amount of any down payment or cash required at settlement; and

(I) whether the loan has a prepayment penalty or balloon payment and the terms, timing, and amount of any such penalty or payment.

(c) **SUSPENSION OF 2008 RESPA RULE.**—

(1) **REQUIREMENT.**—The Secretary shall, during the period beginning on the date of enactment of this Act and ending on the date on which proposed regulations are issued pursuant to subsection (a), suspend implementation of any provision of the final rule referred to in paragraph (2) that would establish and implement a new standardized good faith estimate and a new standardized uniform settlement statement. Any such provision shall be replaced by the regulations issued pursuant to subsections (a) and (b) on the date on which such regulations are issued.

(2) **2008 RULE.**—The final rule referred to in this paragraph is the rule of the Department of Housing and Urban Development pub-

lished on November 17, 2008, on pages 68204–68288 of Volume 73 of the Federal Register (Docket No. FR–5180–F–03; relating to “Real Estate Settlement Procedures Act (RESPA): Rule to Simplify and Improve the Process of Obtaining Mortgages and Reduce Consumer Settlement Costs”).

(d) **IMPLEMENTATION.**—The regulations required under subsection (a) shall take effect, and shall provide an implementation date for the new disclosures required under such regulations, not later than 12 months after the date of enactment of this Act.

(e) **FAILURE TO ISSUE COMPATIBLE DISCLOSURES.**—

(1) **REPORT TO CONGRESS.**—If the Secretary and the Board cannot agree on compatible disclosures pursuant to subsections (a) and (b), the Secretary and the Board shall submit a report to the Congress, after the 6-month period referred to in subsection (a), explaining the reasons for such disagreement.

(2) **SEPARATE PROPOSED REGULATIONS.**—

(A) **ISSUANCE OF PROPOSED REGULATIONS.**—After the 15-day period beginning on the date of submission of a report under paragraph (1), the Secretary and the Board may separately issue for public comment regulations, as required by this section, providing for disclosures under the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2601 et seq.) and the Truth in Lending Act (12 U.S.C. 1601 et seq.), respectively.

(B) **EFFECTIVE DATE OF FINAL REGULATIONS.**—Any final disclosures as a result of such regulations issued by the Secretary and the Board shall take effect on the same date, and in no case shall such regulations take effect later than 12 months after the date of enactment of this Act.

(C) **FAILURE TO ACT.**—If either the Secretary or the Board fails to act as required by this paragraph during such 12-month period, the other agency may act independently to implement final regulations.

(f) **STANDARDIZED DISCLOSURE FORMS.**—

(1) **IN GENERAL.**—Any regulation proposed or issued pursuant to the requirements of this section shall include model disclosure forms.

(2) **OPTION FOR MANDATORY USE.**—In issuing proposed regulations under subsection (a), the Secretary and the Board shall include regulations for the mandatory use of standardized disclosure forms if the Secretary and the Board jointly determine that such forms would substantially benefit consumers.

SA 1112. Mr. VITTER submitted an amendment intended to be proposed to amendment SA 1058 proposed by Mr. DODD (for himself and Mr. SHELBY) to the bill H.R. 627, to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes; which was ordered to lie on the table; as follows:

On page 47, strike lines 10 and 11 and insert the following:

“(6) the use of risk-based pricing;

“(7) credit card product innovation;

“(8) higher annual percentage rates of interest, on average, for users than the average of such rates of interest in effect before the effective date of this Act and the amendments made by this Act;

“(9) the imposition of annual fees or other fees—

“(A) that did not exist before such effective date;

“(B) at a higher average rate of applicability than existed before such effective date; or